RIC/AFT Goes Electronic

On May 3\textsuperscript{rd}, the RIC/AFT website is scheduled to be functional. According to plans, the website will include documents pertaining to AFT activities, such as the Contract, meeting schedules, announcements and publications, including the Newsletter. RIC/AFT historical information, committee memberships, grievance procedures and web links will also appear on the website. Information about how to access the website will be distributed during the week preceding May 3\textsuperscript{rd}.

A phase-in process began last semester, as students in a CIS class designed and started building the infrastructure for a RIC/AFT web site. The project was transferred to Karen Rubino, Information Services, and Ben Quattrucci, RIC/AFT, who are implementing the product. The April 1\textsuperscript{st} Newsletter was the first to be emailed around the College. After May 3\textsuperscript{rd}, Newsletters will be posted to the RIC/AFT website. AFT members will receive an email message with a link to the Newsletter. Print publication will continue until a system of reliable distribution to all RIC/AFT members can be arranged. Past issues of the Newsletter, and perhaps some other documents, will also be posted on the website.

RIC TDI Plan and Updates

The RIC/AFT has received a Summary of the Long-term disability insurance plan underwritten by The Standard Insurance Company, provided by Maggie Sullivan, RIC Assistant Director of Human Resources. RIC’s plan is not identical to those at URI or CCRI - each institution carries a completely separate insurance policy. The RIC plan allows only total disabilities - this has remained unchanged since 1971.

Rhode Island College
Long Term Disability Plan Summary
Plan # D-2348

Effective Date: February 1, 1971
Eligible Class:
Class I: Full-time non-classified employees not covered by the agreement between the RI Board of Governors and the RI College Staff Association, AFT/AFL-CIO

Class II: Full-time faculty who participate in the 403(b) or have less than five years of service.
Class III: Full-time non-classified employees covered by the agreement between the RI Board of Governors and RI College Staff Association, AFT/AFL-CIO.

Work Test: 20 hours per week
Eligibility Waiting Period:
Class I: One year or age 30
Class II and III: One year

Pre-existing Condition: None
Disability Definition: Material and substantial duties of any occupation, total
Premium cost: 100% employer paid
Elimination Period: Six months of continuous disability
Benefit Duration: Age 65
Monthly Income Benefit: 60% up to $7,000
Monthly Annuity Premium Benefit: 14% of monthly wage base
Minimum Benefit: $50 monthly
Annual Benefit Increase: 3% after 3 years on Income and Annuity Benefits
Other Provisions: No mandatory rehabilitation
No felony, riot, or incarceration restrictions
No limit on mental, nervous, alcohol, or drug related disabilities.

Recent Updates

The most recent updates to the plan are effective April 1, 2004 - the maximum monthly benefit was increased from $4500 to $7000, the COLA was changed from after one year to after three years, and the maximum benefit period for disabilities beginning after age 60 has been revised as follows:

OLD SCHEDULE
Under age 60: maximum benefits until age 65
Age 60 but less than 65: maximum benefits for 4 1/2 years
Age 65 but less than 68 ½: maximum benefits to age 70
Age 68 1/2 or over: maximum benefits for 1 year

NEW SCHEDULE
Up to age 61: maximum benefits until age 65
Age 62: maximum benefits for 3 1/2 years
Age 63: maximum benefits for 3 years
Age 64: maximum benefits for 2 1/2 years
Age 65: maximum benefits for 2 years
Age 66: maximum benefits for 1 year 9 months
Age 67: maximum benefits for 1 year 6 months
Age 68: maximum benefits for 1 year 3 months
Age 69+: maximum benefits for 1 year

As soon as new certificates have been issued by the carrier, Ms. Sullivan will be distributing them to everyone. Contact her with any questions, at extension 8442.